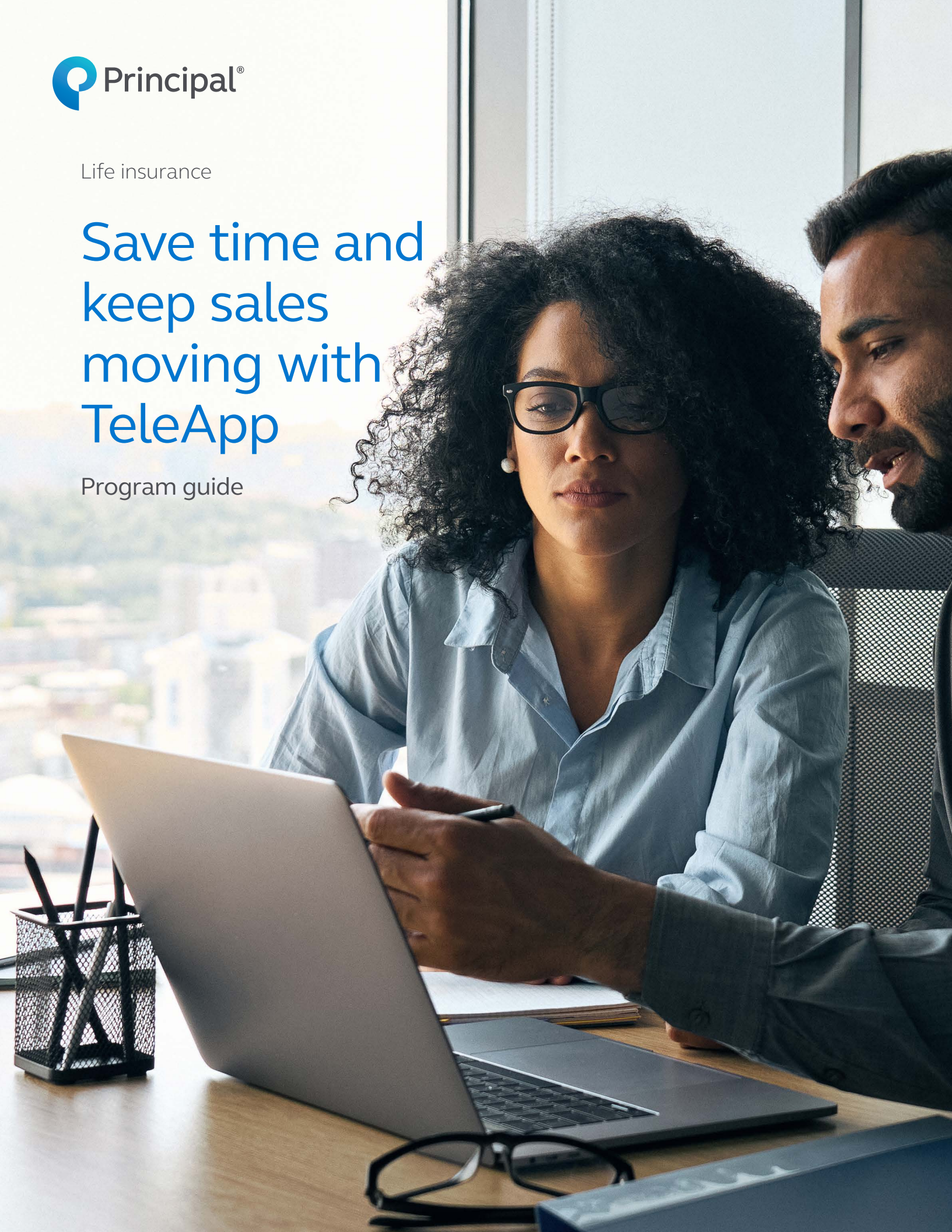




Life insurance

Save time and keep sales moving with TeleApp

Program guide



Your clients want the best life insurance purchase experience possible. And you want to provide a quick, efficient process. **We can help you do just that by conducting the personal history portion of the application for you.**

Five easy steps

- 1 **Complete Part A (Part I) of the application** and obtain Part C signatures. Determine if the client would prefer to submit the personal history portion of the application online or by scheduling a telephone interview. Explain the interview process to your client.
- 2 **Order Part B by using our convenient online tool** to request the personal history portion of the application, or contact our TeleApp department directly to request it. Once we receive the notification, our system will automatically send the client an email with the online Part B link.* If your client prefers to complete Part B by phone, select the phone option when completing the Part B Request Form. An experienced Principal medical application specialist will call them within 1-2 business days to complete the lifestyle and medical history information.
 - Follow up reminder emails will be sent to clients at five and 10 days (field office contacts originally listed on the application/Part B Request Form will also be copied on the emails).
 - If the online Part B isn't completed within 30 days, the link will expire.
- 3 **Once your client has completed Part B**, they'll receive an email link to eSign the document.
- 4 **Submit the initial application** and include other required forms such as supplemental applications, illustrations, blood consent, HIPPA, and Financial Professional Report.
- 5 **After your client has eSigned the Part B**, and the rest of the application has been received, a copy will be available on Principal.com under "Client Correspondence."

The personal history portion of the application is Part B of the application.

*Must be able to read, speak, and understand English.

Schedule time to complete the **personal history** portion of the application.

Choose for the proposed insured to complete the personal history online or by phone. Here's how:



Navigate to insurance.advisors.com and complete the Request Part B form

When scheduling, please provide:

- Financial professional's name, email address, and telephone number (no toll free numbers or extensions)
- Proposed insured's name and date of birth
- Products and total amounts applied for
- Signature state (the signing state)
- Proposed insured's telephone number (no toll-free numbers or extensions)
- Proposed insured's email address

A confirmation number is sent by email to the field office contact when the Request Part B form is submitted.

Prepare your clients.



It's always better when you know what to expect. Let your clients know that it takes approximately 30 minutes to complete the personal history portion of the application. Phone interviews will require additional time due to the amount of information being discussed with your client. The personal history portion of the application covers the following topics:

- General activities and health habits
- Annual income and net worth information
- Foreign travel history for the last five years
- Names and dosages for all medications currently being taken
- Names, addresses, and phone numbers of medical providers
- Approximate dates of any injuries, surgeries, emergency room visits, hospitalizations, illnesses, or conditions

Have questions? **We have answers.**

Q | Is there a cost to me?

A | No, there 's no cost to the financial professional for this service.

Q | How do my clients receive their links to complete the personal history portion (Part B) online?

A | When the Part B is requested using our online Part B Request Form, the link for online access is automatically emailed to them.

Q | Can my client complete the personal history portion of the application (Part B) before the paperwork is received at the home office?

A | Yes! The personal history can be completed prior to the application being received in the home office.

Q | Can my client's spouse complete the personal history portion of the application (Part B) for my client?

A | The personal history must be completed by the proposed insured, regardless of policy ownership. Juvenile questionnaires (under age 18) must be completed by a parent or legal guardian of the proposed insured.

Q | The paramedical (paramed) examiner can also ask similar questions. Why do I need to have my client go through this twice?

A | The personal history portion is Part B of the application and becomes part of the legal contract. Most applicants will only be required to have a blood profile, urinalysis, and mini exam and will not need to complete the medical questions on the paramed exam form. Contact the National Sales Desk at 800-654-4278 if you have questions regarding medical requirements for your specific application.

Q | If I select a phone call for my client, when will they be called?

A | We'll call your client within 1-2 business days of when the request Part B form was submitted; however, your client can call TeleApp at 888-835-3277 anytime during normal business hours—no appointment is needed. For added convenience, your client will also receive an email from us with a link to access and complete the personal history portion of the application anytime online.

Stay informed.

You may access your pending business at any time to monitor the status of the personal information questionnaire.

Q | What if my client misses their requested phone call?

A | We'll call the primary phone number provided for the proposed insured and leave a message if unavailable. That same day, the proposed insured will receive a welcome email from us that includes an overview of the process and contact information for the personal health portion of the application (Part B). The email will also contain a link for accessing this part of the application online. An additional email reminder is sent out to the proposed insured five days later and then again on the 10th business day. If the proposed insured does not complete the questions after these attempts, no more reminders will be sent; however, the personal health portion of the application (Part B) will continue to be accessible, and the proposed insured can go online or call in at their convenience to complete it. (The primary field contact is blind copied on all client email reminders sent from the TeleApp team.)

Q | I've seen this type of interviewing done by other companies. How do I know it will be handled professionally and effectively?

A | We're committed to protecting your relationship with your client. Our medical application specialists are part of a dedicated team at Principal whose sole responsibility is to complete the personal history portion of the application after they've completed a thorough training program.

Q | How do the medical application specialists know what to ask?

A | They ask all questions on the application and enter the client's responses in our system. A state-of-the-art responsive program monitors the responses and prompts the specialist to gather applicable details based on your client's response to the application questions.

Q | I don't have all of my client's information. Can I still send the Request Part B form and order?

A | It's recommended that all information be provided so we can confirm it with your client. We cannot order routine medical requirements unless we are provided with all of the information asked for when the personal history portion (Part B) is being requested.

Q | Can my client just call to schedule and complete the personal history portion of the application (Part B)?

A | We can work directly with the proposed insured to set up and complete the personal history portion of the application (Part B). However, it is beneficial for you to complete the Request Part B form ahead of time to ensure the correct information regarding the application and medical requirements is provided.

Q | I have questions about something related to the personal history portion of the application and also about the paperwork. Can I just ask a medical application specialist about that?

A | Call any of the medical application specialists with questions about the personal history portion of the application. For questions regarding the application and other related items, call the National Sales Desk, 800-654-4278. We cannot answer questions related to pre-sale or post-sale marketer support in TeleApp.

Q | What if I want to use my favorite paramed office or examiner?

A | We can send specific instructions to our paramed vendors.

Q | What time will the medical exam be?

A | We send exam requests electronically to the paramed vendors. They will contact your client directly within one to three business days to set the exam date and time. We can relay a special request for a date and time but cannot guarantee or confirm it. To check the exam status, contact your case coordinator.

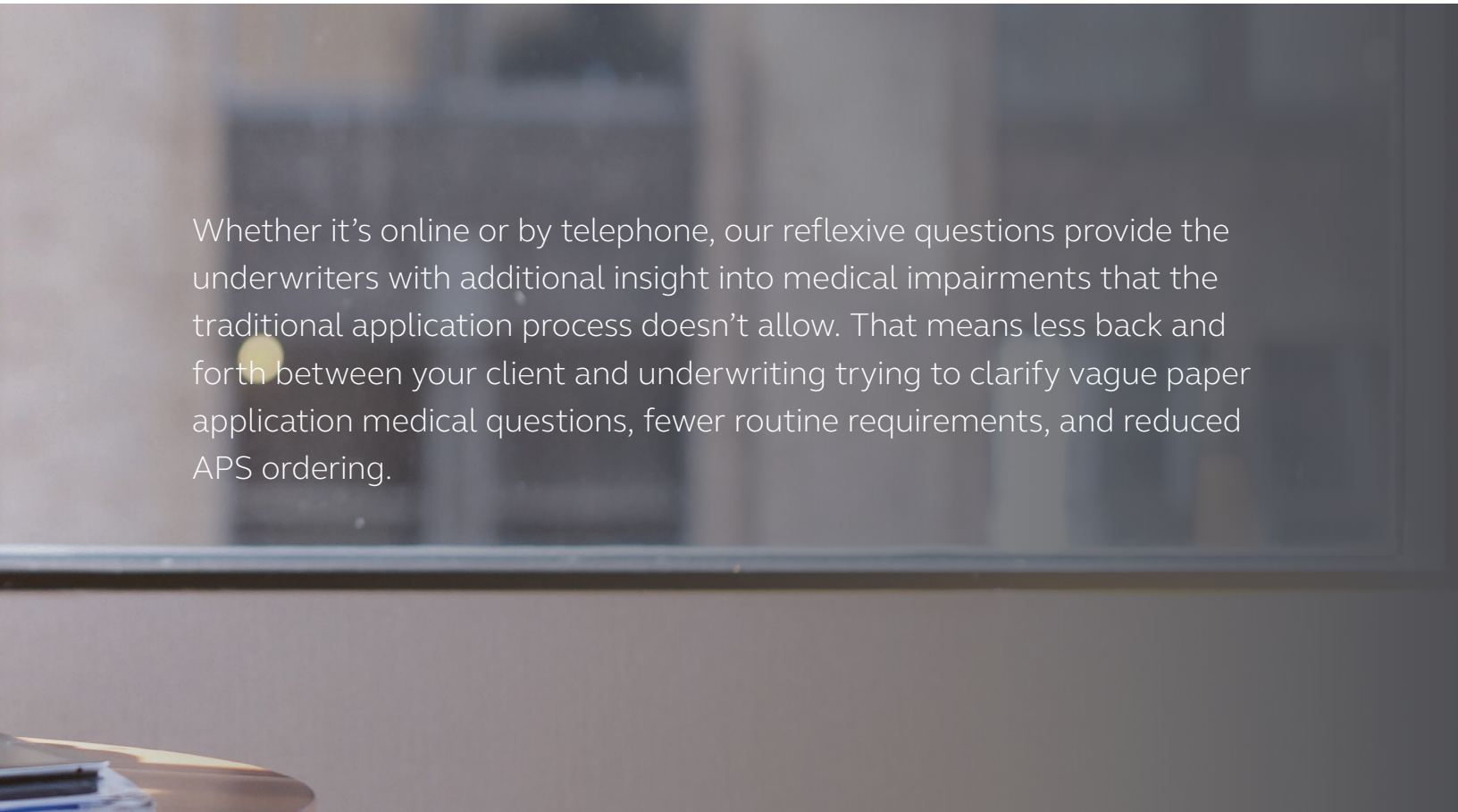


Q | My client is applying for policies with Principal and another company. Can I just order my medical requirements for both of these applications through you?

A | We can only order your application requirements for Principal. To save your client the inconvenience of more than one medical exam, some companies will allow the results to be shared, some do not. Policy types and amounts dictate the types of exams and tests that are required. It is recommended that you order the medical exam through the company with the most medical requirements. Please check with your underwriter for any additional requirements Principal may have or if the medical exam results may be shared.

Q | Why can't you order the medical exam for an adjustment application?

A | Adjustment applications and additional insurance programs have specific requirements and need to be handled on a case-by-case basis. We can only transmit requests for the initial routine requirements for new business, not specific tests. Please check with your underwriter or case coordinator for those requirements and ways to order them.



Whether it's online or by telephone, our reflexive questions provide the underwriters with additional insight into medical impairments that the traditional application process doesn't allow. That means less back and forth between your client and underwriting trying to clarify vague paper application medical questions, fewer routine requirements, and reduced APS ordering.

Principal UnderRightSM Fast. Easy. Just Right.



Call 888-TeleApp (888-835-3277), or 800-654-4278 for direct access to your home office case manager or underwriter. Visit us at insurance.advisors.principal.com.

¹ Some restrictions apply when using the online option, including the client having a valid email address. The online option is available in all states. It is available for use with combination applications of life/disability in all states except CA. The client must be able to speak, read, and understand English. If any of these requirements aren't met, you'll need to contact Principal to complete the questionnaire via a phone call or traditional paper application.



principal.com

Principal National Life Insurance Company and Principal Life Insurance Company®, Des Moines, Iowa 50392. Refer to our underwriting guide, BB10009, for information and requirements regarding the TeleApp program. Insurance products issued by Principal National Life Insurance Company (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc. Plan administrative services offered by Principal Life. Securities offered through Principal Securities, Inc., member SIPC, and/or independent broker/dealers. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392. For financial professional use only. Not for distribution to the public.

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